

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Case No. 18-23929 GLT  
:   
John G. Dennison and Wendy M. : Chapter 13  
Dennison, :   
: Related to Docket No. 55  
Debtors, :   
:   
John G. Dennison and Wendy M. :   
Dennison, :   
:   
Movants, :   
:   
vs. :   
:   
No Respondents. :

CONSENT ORDER TO APPROVE POST  
PETITION AUTOMOBILE FINANCING

AND NOW COME the Debtors, John G. Dennison and Wendy M. Dennison, by their counsel, Zebley Mehalov & White, P.C. and Daniel R. White, Esquire, and Chapter 13 Trustee, Ronda J. Winnecour, by her counsel, Kate DeSimone, and files the within Consent Order to Approve Post Petition Automobile Financing representing as follows.

1. This Consent Order is being sought on an emergency basis as Debtors' vehicle is necessary for work but is inoperable.
2. Movants are the Debtors in this Chapter 13 Bankruptcy proceeding having filed a Voluntary Chapter 13 petition on October 5, 2018.
3. The Debtors have a confirmed Chapter 13 plan dated October 25, 2018, which provides for a distribution to unsecured creditors with a plan payment of \$1,040 per month.
4. The Debtors have paid the Trustee \$21,988.51 to date, and payments are being remitted to the Chapter 13 Trustee by wage attachment. Debtors are in month 22 of a 60 month plan and their plan payments are current.
5. The Debtors are seeking secured financing in order to purchase an automobile to replace Debtors' 2009 Chevrolet Cobalt which they are unable to drive.

Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The Debtor's *Motion* is **GRANTED** as provided by the terms of this *Order*. Debtor is authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

- (a) the total amount of financing shall not exceed \$25,000.00 and interest rate should not exceed 18%; and
  - (b) the monthly payments made under the financing agreement **shall not exceed** \$500.00/per month.
- 2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtor shall file:
  - (a) an amended chapter 13 plan; and
  - (b) a report of financing.
- 3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.
- 4. Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to the POSTPETITION AUTOMOBILE LENDER for the contract amount so long as sufficient supplemental funds are provided by Debtor.
- 5. Notwithstanding the inclusion of the postpetition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the POSTPETITION AUTOMOBILE LENDER.
- 6. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

ZEBLEY MEHALOV & WHITE, P.C.

/s/ Daniel R. White

Daniel R. White  
PA I.D. No. 78718  
P.O. Box 2123  
Uniontown, PA 15401  
Telephone: 724-439-9200  
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Attorney for Debtors  
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OFFICE OF THE CHAPTER 13 TRUSTEE

/s/ Kate DeSimone

Kate DeSimone, Esquire  
U.S. Steel Tower-Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
Counsel for Chapter 13 Trustee

Prepared by: Daniel R. White, Esquire

Dated: August 20, 2020

  
Honorable Gregory L. Taddio  
UNITED STATES BANKRUPTCY JUDGE

Case Administrator to Mail to:  
Debtor(s)  
Counsel for Debtor(s)  
Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
John G. Dennison  
Wendy M. Dennison  
Debtors

Case No. 18-23929-GLT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2020.

db/jdb +John G. Dennison, Wendy M. Dennison, 506 S. Pittsburgh Street,  
Connellsville, PA 15425-4013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2020 at the address(es) listed below:

Daniel R. White on behalf of Debtor John G. Dennison zmwchapter13@gmail.com,  
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com  
Daniel R. White on behalf of Joint Debtor Wendy M. Dennison zmwchapter13@gmail.com,  
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Mary F. Kennedy on behalf of Creditor Green Tree Servicing LLC mary@javardianlaw.com,  
angie.harrigan@javardianlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6